**Problems with a Medicare Plan?**

**Help is Available!**

Medicare Advantage Plans and Part D plans provide valuable healthcare and prescription drug coverage for individuals, but when problems occur it can seem overwhelming. The good news is unbiased assistance is available to all Medicare beneficiaries to help get these issues resolved—at no cost to you.

The Wisconsin State Health Insurance Assistance Program, or SHIP, is a local public service for people with Medicare. SHIP Counselors provide unbiased support to Medicare beneficiaries and their families so they can make informed decisions about their care and benefits. When issues come up, SHIP can help by answering questions and providing personalized guidance and assistance to those who need it. Here in Wisconsin, there are SHIP Counselors available in every county**.**

Most of the time, things work as they should with Medicare plans. But if an issue arises, knowing the steps to take to and the resources available to help can make a big difference. When it comes to Medicare plans, here are a few of the situations we sometimes hear about:

* *An insurance agent called me to tell me about a plan that would give me free benefits. She told me it wouldn’t cost me any more than I was already paying. But now I have a higher premium and several of my expensive medications are not covered.*
* *I called the phone number from an ad I saw on TV. I only wanted information, but I just found out I was enrolled in a new plan, and my doctor is not even in the Plan’s network.*
* *My Medicare Advantage plan denied coverage for a service they should have covered. What do I do now?*

If you experience one of these issues, or another issue related to your Medicare Plan, it’s important to know what you can do about it.

* First, it’s a good idea to contact your plan directly since many issues can be resolved that way.
* If that doesn’t solve the problem, contact your local SHIP Counselor for assistance or call the Medigap Helpline (part of the WI SHIP) at **1-800-242-1060.**
* Go to [www.dhs.wi.gov/medicare-help](http://www.dhs.wi.gov/medicare-help) to find a SHIP Counselor at your local aging and dis- ability resource center (ADRC).

Here are some additional resources to help:

* Medigap Part D Helpline (for ages 60 and older): **1-855-677-2783**
* Disability Rights WI Part D Helpline: **1-800-926-4862**
* You can also visit the WI Senior Medicare Patrol website at [www.smpwi.org](http://www.smpwi.org/) or call 1-888-818-2611 for more information on preventing healthcare fraud in Wisconsin.

If problems occur with your Medicare plan, let the WI SHIP guide you back on course! You can find a SHIP Counselor in your county through your local Aging and Disability Resource Center, or by calling the SHIP Helpline at 1-800-242-1060 and asking for a counselor near you**.** 